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Case 08-70912 Doc 1 Filed 03/28/08 Entered 03/28/08 14:27:56 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 39

United States Bankruptcy Court Northern District of Illinois, Western Division					y Petition
Name of Debtor (if individual, enter Last, First, Magallanes, Govana P.	Middle):	Name of Join	t Debtor (Spouse) (Las	st, First, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): aka Govana Abdullah aka Govana Pedroza	years	1	nes used by the Joint I ied, maiden, and trade	Debtor in the last 8 year names):	S
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 5327	er I.D. (ITIN) No./Complete EIN	Last four digit (if more than o		idual-Taxpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 17620 Kunde Road	and State)	Street Addres	s of Joint Debtor (No.	and Street, City, and St	ate
Union, IL	ZIPCODE 60180				ZIPCODE
County of Residence or of the Principal Place of Mchenry	Business:	County of Re	sidence or of the Princ	cipal Place of Business:	
Mailing Address of Debtor (if different from stre	et address):	Mailing Addr	ress of Joint Debtor (if	different from street ad	dress):
	ZIPCODE	_			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one below) Full Filing Fee attached	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as def 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applical under Title 26 of the United Code (the Internal Revenue ox)	y ble) anization d States c Code)	Chapter 17 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are prim debts, defined \$101(8) as "ind individual prin personal, famil purpose." Cone box: Chapter 13	curred by an	one box) Petition for of a Foreign ding Petition for of a Foreign occeding Debts are primarily business debts
Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					bts (excluding debts 90,000 • on from one or
Statistical/Administrative Information					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is e distribution to unsecured creditors.		paid, there will be	no funds available for		
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,0 50,000 100,		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,0 to \$500 to \$1 to million	000,001 More than billion \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,0 to \$500 to \$1 to	000,001 More than billion \$1 billion	

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Voluntary Per (This page must be	tition Document completed and filed in every case)	Page of Debo(s): Govana P. Magallanes						
,	All Prior Bankruptcy Cases Filed Within Last 8 Years (
Location Where Filed: Case Number: Date Filed:								
Location Where Filed:	N.A.	Case Number:	Date Filed:					
	nkruptcy Case Filed by any Spouse, Partner	•						
Name of Debtor:	NONE	Case Number:	Date Filed:					
District:		Relationship:	Judge:					
10K and 10Q) with Section 13 or 15(d)	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
Exhibit A i	s attached and made a part of this petition.	X /s/ Richard T. Jones Signature of Attorney for Debtor(s)	March 18, 2008 Date					
(To be completed Exhibit D If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	n part of this petition.	nibit D.)					
		arding the Debtor - Venue						
ゼ	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this	District for 180 days strict.					
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.								
	Certification by a Debtor Who Resi (Check all ap	des as a Tenant of Residential Propoplicable boxes)	erty					
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.						
(Name of landlord that obtained judgment)								
	(Address	of landlord)						
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for							
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.							
I n	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).						

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Voluntary Petition			of Debtor(s):	
(This page must be completed and filed i			ana P. Magallanes	
	Signa	tures		
Signature(s) of Debtor(s) (Indi	ividual/Joint)		Signature of a Foreign R	epresentative
I declare under penalty of perjury that the inform is true and correct. [If petitioner is an individual whose debts are pri	imarily consumer debts and	I decla	re under penalty of perjury that the info	rmation provided in this petition
has chosen to file under chapter 7] I am aware the chapter 7, 11, 12, or 13 of title 11, United States available under each such chapter, and choose to [If no attorney represents me and no bankruptcy	Code, understand the relief proceed under chapter 7.	procee	and correct, that I am the foreign represeding, and that I am authorized to file this only one box.)	
petition] I have obtained and read the notice requ		(Check	toniy one box.	
I request relief in accordance with the chapter of Code, specified in this petition.	title 11, United States		I request relief in accordance with chapt Code. Certified copies of the documents rattached.	
V /a/Cayana D Magallanas			Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A c recognition of the foreign main proceeding	ertified copy of the order granting
X /s/ Govana P. Magallanes Signature of Debtor		.		
Signature of Debtor		X_		
v		(S	ignature of Foreign Representative)	
Signature of Joint Debtor				
		<u> </u>	Printed Name of Foreign Representative))
Telephone Number (If not represented by atto	orney)	(1	Timed Frame of Foreign Representative)	'
March 18, 2008		l _		
Date		(Date)	
Signature of Attorney	v*			
***	,		Signature of Non-Attorney Po	etition Preparer
X /s/ Richard T. Jones Signature of Attorney for Debtor(s)		Ldool	are under penalty of perjury that: 1) I am	_
RICHARD T. JONES 6184629		as def	ined in 11 U.S.C. § 110, 2) I prepared the	his document for compensation,
Printed Name of Attorney for Debtor(s)			ive provided the debtor with a copy of the formation required under 11 U.S.C. § 11	
Jones & Hart Law Firm		3) if r	iles or guidelines have been promulgate	d pursuant to 11 U.S.C. § 110
Firm Name		setting	g a maximum fee for services chargeable ers, I have given the debtor notice of the	by bankruptcy petition
_138 Cass Street		docun	nent for filing for a debtor or accepting a	any fee from the debtor, as
Address		requir	ed in that section. Official Form 19 is at	ttached.
Post Office Box 1693 Woodstock	<u>s, Illinois 60098</u>	l		
_(815) 334-8220		Printe	d Name and title, if any, of Bankruptcy	Petition Preparer
Telephone Number		Socia	l Security Number (If the bankruptcy pe	
March 18, 2008		state	he Social Security number of the officer	r, principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this si certification that the attorney has no knowledge al information in the schedules is incorrect.			er of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
		Addr	ess	
Signature of Debtor (Corporation I declare under penalty of perjury that the inform	on/Partnership)	l —		
is true and correct, and that I have been authorize behalf of the debtor.		X		
The debtor requests relief in accordance with th	e chapter of title 11,	Date	:	
United States Code, specified in this petition. X Signature of Authorized Individual			ature of bankruptcy petition preparer or on, or partner whose Social Security nur	
Signature of Authorized Individual		assis	tes and Social Security numbers of all ot ted in preparing this document unless that in individual:	
Printed Name of Authorized Individual			ore than one person prepared this docum orming to the appropriate official form f	
Title of Authorized Individual			nkruptcy petition preparer's failure to comply	
Date			he Federal Rules of Bankruptcy Procedure mo sonment or both 11 U.S.C. §110; 18 U.S.C. §	

Official 1

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re Govana P. Magallanes	Case No.
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Govana P. Magallanes
GOVANA P. MAGALLANES
Date: March 18, 2008

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In re	Govana P. Magallanes	Case No.
_	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Track		0.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re	Govana	P.	Magallanes

Case No. _

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking account Harris Bank Savings account Harris Bank		300.00 25.00
3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment.	X	Miscellaneous household goods and furnishings Debtor's possession		2,590.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books and pictures Debtor's possession		100.00
6. Wearing apparel.		Necessay wearing apparel Debtor's possession		150.00
7. Furs and jewelry.		Miscellaneous jewelry Debtor's possession		300.00
Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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In re	Govana P. Magallanes	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)		4,500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

In re Govana P. Magallanes

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Debtor

Case No.			

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Ford F150; 100,000 miles Debtor's possession		1,800.00
		1993 Cadillac STS; 130,000 miles Debtor's possession		800.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Total	l	\$ 10,565.00

In re Govana P. Magallanes

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Case No. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which	debtor is	entitled	under:
(Check one box)				

(CI	ieck one box)		
	11 U.S.C. § 522(b)(2)		

Debtor

ш	11 U.S.C. § 522(b)(2)
⋪	11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking account	735 I.L.C.S 5§12-1001(b)	300.00	300.00
Savings account	735 I.L.C.S 5§12-1001(b)	25.00	25.00
Miscellaneous household goods and furnishings	735 I.L.C.S 5§12-1001(b)	2,590.00	2,590.00
Miscellaneous books and pictures	735 I.L.C.S 5§12-1001(b)	100.00	100.00
Necessay wearing apparel	735 I.L.C.S 5§12-1001(a)	150.00	150.00
Miscellaneous jewelry	735 I.L.C.S 5§12-1001(b)	300.00	300.00
401(k)	735 I.L.C.S 5§12-1006	4,500.00	4,500.00
2000 Ford F150; 100,000 miles	735 I.L.C.S 5§12-1001(c)	1,800.00	1,800.00
1993 Cadillac STS; 130,000 miles	735 I.L.C.S 5§12-1001(b)	800.00	800.00

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B6D (Official Form 6D) (12/07)

In re _	Govana P. Magallanes	Case No.	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE O	ŀ				
ACCOUNT NO.	╁		VALUE \$	H		Н		
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ACCOUNT NO.	╛							
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continuation sheets attached			(Total o	Sub of th	tota is pa	ige)	·	·
			(Use only o	n la	otal st pa	ı≽ ige)	\$ 0.00	\$ 0.00

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Govana P. Magallanes	Case No.	
	Debtor	 (if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Y Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of	credit in	an	involuntary cas	e
--	------------	----	-----------	----	-----------------	---

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

In	Govana P. Magallanes	. Case No.
III .	Debtor	(if known)
□ c	ertain farmers and fishermen	
Clai	ms of certain farmers and fishermen, up to \$5,400* per farmer or fishermen.	sherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
D	eposits by individuals	
	ns of individuals up to \$2,425* for deposits for the purchase, lease, e not delivered or provided. 11 U.S.C. § 507(a)(7).	or rental of property or services for personal, family, or household use,
□ T	axes and Certain Other Debts Owed to Governmental Units	
Tax	es, customs duties, and penalties owing to federal, state, and local g	governmental units as set forth in 11 U.S.C. § 507(a)(8).
□ c	ommitments to Maintain the Capital of an Insured Depository	Institution
Governo	ms based on commitments to the FDIC, RTC, Director of the Officers of the Federal Reserve System, or their predecessors or successor 507 (a)(9).	
□ c	aims for Death or Personal Injury While Debtor Was Intoxicat	ed
	ims for death or personal injury resulting from the operation of a m drug, or another substance. 11 U.S.C. § 507(a)(10).	otor vehicle or vessel while the debtor was intoxicated from using
* Amor		rs thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re	Govana P. Magallanes	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Medical services				
Centegra Health System Post Office Box 1990 Woodstock, Illinois 60098							636.75
ACCOUNT NO.			Consideration: Services rendered	╁		┢	
Cingular Wireless c/o Anderson Financial Network 404 Brock Dr., Box 3097 Bloomington, IL 61702-3097							Notice Only
ACCOUNT NO.	+		Consideration: Services rendered			H	
Cingular Wireless Post Office Box 6428 Carol Stream, Illinois 60197-6428							432.00
ACCOUNT NO.			Consideration: Medical services				
Moraine Emer. Phys. c/o NCO Financial Systems 100 Constitution Ave. Upper Darby, PA 19082-2230							Notice Only
2 continuation sheets attached				Subt	otal	>	\$ 1,068.75
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Govana P. Magallanes	Case No	
	Debtor	(If knov	wn)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	1		Consideration: Medical services				
Moraine Emergency Physicians Post Office Box 8759 Philadelphia, PA 19101-8759							187.00
ACCOUNT NO.	+		Consideration: Medical services	+			
Moraine Emergency Physicians Post Office Box 8759 Philadelphia, PA 19101-8759							337.00
ACCOUNT NO.	<u> </u>		Consideration: Services rendered	1			
SBC/Ameritech c/o Midland Credit Mgmt 5775 Roscoe Ct. San Diego, CA 92123-1356							0.00
ACCOUNT NO.	\dagger		Consideration: Services rendered	+			
SBC/Ameritech Consumer BK Center Post Office Box 769 Arlington, Texas 76004-0769							454.00
ACCOUNT NO.	+		Consideration: Claim for damages	+			
Secretary of State/Drivers Serv. Dept. Financial Responsibility Section 2701 S. Dirksen Parkway Springfield, IL 62723							Notice Only
Sheet no. 1 of 2 continuation sheets atta of Schedule of Creditors Holding Unsecured	ached			Sub	tota	l ≻	\$ 978.00

Nonpriority Claims

Total ➤ \$

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B6F (Official Form 6F) (12/07) - Cont.

In re	Govana P. Magallanes	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. State Farm Mutual Auto Ins. Co. c/o Steven D. Gertler & Assoc. 415 N. LaSalle Street, #402 Chicago, IL 60610			Consideration: Subrogation claim				136,696.55
ACCOUNT NO. State Farm Mutual Ins. c/o American Recovery Systems, Inc. 1699 Wall Street, #300 Mt. Prospect, IL 60056-5788			Consideration: Claim for damages				1,031.14
ACCOUNT NO.	•						
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ► \$ 137,727.69

Total ► \$ 139,774.44

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-70912 B6G (Official Form 6G) (12/07)	Doc 1	Filed 03/28/08
BoG (Official Form 6G) (12/07)		Document

Debtor

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(if known)

In re	Govana P. Magallanes	Case No.	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

\blacktriangledown	Check this box if debtor has no executory contracts or	r unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Govana P. Magallanes	Case No.	
	Dahtan	_	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

_					codebtors.
V	Check t	his box	if debto	r has no	codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): daughter, son

Doc 1

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 10 years, 8 years

B6I (Official Form 6I) (12/07)

Debtor's Marital

Status:

Single

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None

In re_	Govana P. Magallanes	Coso	
	Debtor	Case –	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employments	DEBTOR			DOLIGE		
Employment: Occupation	Checker		5	SPOUSE		
	Catalent USA					
Name of Employer						
How long employed	2 years	_				
Address of Employer	Woodstock, IL 60098			N.A.		
INCOME: (Estimate of averag	e or projected monthly income at time case filed)	l	DI	EBTOR	SPO	OUSE
Monthly gross wages, salar (Prorate if not paid mont	=		\$	1,995.26	\$	N.A.
2. Estimated monthly overtim			\$	0.00	\$	N.A.
3. SUBTOTAL			\$	1,995.26	\$	N.A.
I. LESS PAYROLL DEDUCT	TIONS					
a. Payroll taxes and sociab. Insurancec. Union Duesd. Other (Specify: 401()	al security)	\$ \$ \$	389.97 264.06 0.00 32.84	\$ \$ \$	N.A. N.A. N.A.
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS		\$	686.87	\$	N.A.
5 TOTAL NET MONTHLY	TAKE HOME PAY		\$	1,308.39	\$	N.A
7. Regular income from opera (Attach detailed statement)	ation of business or profession or farm		\$	0.00	\$	N.A.
8. Income from real property			\$	0.00	\$	N.A.
9. Interest and dividends			\$	0.00	\$	N.A.
Alimony, maintenance of debtor's use or that of depe	or support payments payable to the debtor for the endents listed above.		\$	0.00	\$	N.A.
11. Social security or other go (Specify)	overnment assistance		\$	0.00	\$	N.A.
12. Pension or retirement inco			\$	0.00	\$	N.A.
13. Other monthly income			\$	0.00	\$	N.A.
(Chaority)			\$_	0.00	\$	N.A.
14. SUBTOTAL OF LINES 7	THROUGH 13		\$	0.00	\$	N.A.
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)		\$	1,308.39	\$	N.A
16. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals			\$	1,308.39	_

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re_ Govana P. Magallanes	Case No
Debtor	(if known)
SCHEDULE J - CURRENT EXPENDIT	TURES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected m filed. Prorate any payments made biweekly, quarterly, semi-annually, or at calculated on this form may differ from the deductions from income allowers.	
Check this box if a joint petition is filed and debtor's spouse maintain labeled "Spouse."	ns a separate household. Complete a separate schedule of expenditures
. Rent or home mortgage payment (include lot rented for mobile home)	\$0.00
a. Are real estate taxes included? Yes No	o_ √
b. Is property insurance included? YesNo) _
. Utilities: a. Electricity and heating fuel	\$0.00
b. Water and sewer	\$0.00
c. Telephone	\$75.00
d. Other	\$
Home maintenance (repairs and upkeep)	\$0.00
Food	\$500.00
Clothing	\$100.00
Laundry and dry cleaning	\$50.00
Medical and dental expenses	\$100.00
Transportation (not including car payments)	\$250.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
O.Charitable contributions	\$0.00
1.Insurance (not deducted from wages or included in home mortgage payme	nts)
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$126.00
e. Other	\$\$
2.Taxes (not deducted from wages or included in home mortgage payments)	
Specify)	\$\$
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payment	its to be included in the plan)
a. Auto	\$0.00
b. Other	\$\$
c. Other	\$
4. Alimony, maintenance, and support paid to others	\$0.00
5. Payments for support of additional dependents not living at your home	\$0.00
6. Regular expenses from operation of business, profession, or farm (attach of	detailed statement) \$0.00
7. Other	\$0.00
8. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on S	
f applicable, on the Statistical Summary of Certain Liabilities and Related Da	
9. Describe any increase or decrease in expenditures reasonably anticipated	
None	

\$ ____1,308.39

\$ _____1,301.00 \$ _____7.39

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois, Western Division

In re	ragananes	Case No.	
	Debtor		
		Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 10,565.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 139,774.44	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,308.39
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,301.00
TOTAL		15	\$ 10,565.00	\$ 139,774.44	

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In re	Govana P. Magallanes	Case No.	
	Debtor		
		Chapter 7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 1,308.39
Average Expenses (from Schedule J, Line 18)	\$ 1,301.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,153.75

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 139,774.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 139,774.44

Debtor

Govana P. Magallanes

|--|

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Case No. ____ (If known)

DECLARATION CONCE		
I declare under penalty of perjury that I have read the fore are true and correct to the best of my knowledge, information, and b	going summary and elief.	schedules, consisting of sheets, and that they
Date March 18, 2008	Signatura	/s/ Govana P. Magallanes
Date	Signature.	Debtor:
		Not Applicable
Date	Signature:	Not Applicable (Joint Debtor, if any)
		nt case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORN		
I declare under penalty of perjury that: (1) I am a bankruptcy petitic compensation and have provided the debtor with a copy of this docume 110(h) and 342(b); and, (3) if rules or guidelines have been promulgate by bankruptcy petition preparers, I have given the debtor notice of the accepting any fee from the debtor, as required by that section.	ent and the notices are ed pursuant to 11 U	and information required under 11 U.S.C. §§ 110(b), .S.C. § 110 setting a maximum fee for services chargeable
Printed or Typed Name and Title, if any,		cial Security No. d by 11 U.S.C. § 110.)
of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any),		
who signs this document.	, address, and social se	can ay manaca of the officer, principally responsible person, or parties
Address		
X		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals who prepared or assisted	in preparing this docur	ment, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sheets con	forming to the appropri	iate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Fe 18 U.S.C. § 156.	ederal Rules of Bankrupto	ey Procedure may result in fines or imprisonment or both. 11 U.S.C. § 116
DECLARATION UNDER PENALTY OF PERJURY	ON BEHALF OF	A CORPORATION OR PARTNERSHIP
I, the [the president or		
or an authorized agent of the partnership] of the		
in this case, declare under penalty of perjury that I have read the forego shown on summary page plus 1), and that they are true and correct to the		
Date	Signature:	
TAIL DO DO DE LA CONTRACTION DE LA TRECTION DE LA CONTRACTION DEL CONTRACTION DE LA		nt or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or cor	poranon musi maicai	е розиюн от тешнонянір по аедіот. Ј

Case 08-70912

Doc 1 Filed 03/28/08 Entered 03/28/08 14:27:56 Desc Main UNITED STATES BANKEUPTCY COURT

Northern District of Illinois, Western Division

In Re Govana P. Magallanes	Case No.
III To Valla I V I Valgarianes	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE	
2008	3,990.53	Employment		FY: 01/01/08 to 02/29/08
2007	18,389.41	Employment		FY: 01/01/07 to 12/31/07
2006	12,142.00	Employment		FY: 01/01/06 to 12/31/06

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

State Farm Auto Ins. Co. vs. Magallanes; et al 07LA407

22nd Judicial Circuit, McHenry Co., IL Pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

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SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None M

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS BEGINNING AND **ENDING DATES**

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None M

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

March 18, 2008

Signature of Debtor /s/ Govana P. Magallanes

GOVANA P. MAGALLANES

Date

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____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. \$152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), addr partner who signs this document.	ess, and social security number of the officer, principal, responsible person, or
	
Address	
X	
Signature of Bankruptcy Petition Preparer	Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

Form B8 (Officia Carse) 08-70912 Doc 1 Filed 03/28/08 Entered 03/28/08 14:27:56 Desc Main Document Page 33 of 39 UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re Govana P. Magallanes		, Case No.			
	Debtor		Chap	ter 7	
Cl	HAPTER 7 INDIVIDUAI	L DEBTOR'S STATEM	MENT OF INT	ENTION	
I have filed a sched	ule of assets and liabilities whule of executory contracts and llowing with respect to the pro-	unexpired leases which inc	cludes personal p	property subject to an	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE					
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE]		
	ı	ı	I		
Date: March 18, 2008	/s/ Go	ovana P. Magallanes			
	Signa	ture of Debtor G	OVANA P. MA	AGALLANES	<u>—</u>

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CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor		
notice of the maximum amount before preparing any document for filing for a debtor or	accepting any fee from the debtor, as required in that section.	
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)	
If the bankruptcy petition preparer is not an individual, state the name, till principal responsible person or partner who signs this document.	tle (if any), address, and social security number of the officer,	
Address		
X		
Signature of Bankruptcy Petition Preparer	Date	
Names and Social Security Numbers of all other individuals who prepared or preparer is not an individual:	assisted in preparing this document unless the bankruptcy petition	
If more than one person prepared this document, attach additional signed shee	ets conforming to the appropriate Official Form for each person.	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	•
principal, responsible person, or partner whose Social	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Govana P. Magallanes	x/s/ Govana P. Magallanes March 18, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Centegra Health System Post Office Box 1990Case 08-70912 Woodstock, Illinois 60098

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Cingular Wireless Carol Stream, Illinois 60197-6428

Moraine Emer. Phys. c/o NCO Financial Systems 100 Constitution Ave. Upper Darby, PA 19082-2230 Moraine Emergency Physicians Post Office Box 8759 Philadelphia, PA 19101-8759

SBC/Ameritech c/o Midland Credit Mgmt 5775 Roscoe Ct. San Diego, CA 92123-1356

SBC/Ameritech Consumer BK Center Post Office Box 769 Arlington, Texas 76004-0769

Secretary of State/Drivers Serv. Dept. Financial Responsibility Section 2701 S. Dirksen Parkway Springfield, IL 62723

State Farm Mutual Auto Ins. Co. c/o Steven D. Gertler & Assoc. 415 N. LaSalle Street, #402 Chicago, IL 60610

State Farm Mutual Ins. c/o American Recovery Systems, Inc. 1699 Wall Street, #300 Mt. Prospect, IL 60056-5788

Case 08-70912 Doc 1 Filed 03/28/08 Entered 03/28/08 14:27:56 Desc Main Document Page 38 of 39

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	Govana P. Magallanes	,	
	Debtor		Case No.
			Chapter7
	VERIFICA	TION OF LIS	T OF CREDITORS
		hat the attached I	ist of Creditors which consists of 1 page, is true,
correc	t and complete to the best of my knowledge.		
Date	March 18, 2008	Signature of Debtor	/s/ Govana P. Magallanes GOVANA P. MAGALLANES

B203 12/94

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United States Bankruptcy Court Northern District of Illinois, Western Division

	In re Govana P. Magallanes	Case No
		Chapter7
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF	ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify and that compensation paid to me within one year before the filing o rendered or to be rendered on behalf of the debtor(s) in contemplati	f the petition in bankruptcy, or agreed to be paid to me, for services
	For legal services, I have agreed to accept	\$ 1,400.00
	Prior to the filing of this statement I have received	
	Balance Due	
2.	The source of compensation paid to me was:	······································
	Debtor Other (specify)	
3.	The source of compensation to be paid to me is:	
٥.	Debtor Other (specify)	
4. asso	I have not agreed to share the above-disclosed compensation ciates of my law firm.	with any other person unless they are members and
of m	I have agreed to share the above-disclosed compensation with a law firm. A copy of the agreement, together with a list of the names	a other person or persons who are not members or associates s of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal	service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice b. Preparation and filing of any petition, schedules, statements of a c. Representation of the debtor at the meeting of creditors and cond. d. Representation of the debtor in adversary proceedings and other 	firmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee does no	ot include the following services:
	CERT	IFICATION
	I certify that the foregoing is a complete statement of any ag debtor(s) in the bankruptcy proceeding.	reement or arrangement for payment to me for representation of the
	March 18, 2008	/s/ Richard T. Jones
	Date	Signature of Attorney
		Jones & Hart Law Firm

Name of law firm